

EXHIBIT 8



REALTY

NETWORK GUIDELINES



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IN-HOUSE REALTY, LLC CONTACT INFORMATION

Address

701 Griswold Street
Detroit, MI 48226-1906
800-494-1855

Broker Information

Douglas Seabolt, President and CEO
Broker License Number: #6502371493
In-House Realty License: #6505346028

Director Information

For questions relating to overall agency expectations and the network guidelines, please contact:

Susie Wright, Director of Partnership Management
(313) 373-6624
SusieWright@inhoustorealty.com

For questions relating to individual client referral matters, please contact:

Ryan McCabe, Director of Relocation & Referral Services
(313) 373-6677
RyanMcCabe@inhoustorealty.com

Referral Fee Checks and Closing Statements (HUD1)

Remittance Address

In House Realty LLC
28422 Network Place
Chicago, IL 60673-1284
800-610-7488 (Fax)
ClosingTeam@inhoustorealty.com

Overnight/ Courier Address

JPmorgan Chase
ATT: In House Realty LLC
Lockbox #28422
131 S Dearborn, 6th Floor
Chicago, IL 60603

Hours of Operation

Monday – Friday	9 a.m. to 9 p.m. EST
Saturday	12 p.m. to 4 p.m. EST
Sunday	12 p.m. to 4 p.m. EST



GENERAL INFORMATION

What We Do

In-House Realty (IHR) is a licensed real estate brokerage in the state of Michigan that works with thousands of real estate Brokers and Agents to create a nationwide network of real estate Brokerage companies that render services to homebuyers and sellers.

Marketing Other Services to Clients

IHR works closely with Quicken Loans to provide their clients with professional real estate services throughout the United States. As such, the Broker agrees that their agents will support and preserve these business relationships and to refrain from steering a client referral to a competing lending company.

Definition of Referrals

IHR has created a system to generate and deliver quality referrals to real estate Brokerage partners. A “referral” is defined as any client or co-client that is delivered to the Brokerage partner and has indicated the need and desire for a specific real estate transaction within the next 18 months.

Additional Agent Fees

IHR offers its service free to consumers. Any fees charged to a client referral would go against this promise. As such, the Broker agrees that his/her agents will not charge any fees related to obtaining a referral from IHR.

Welcome Letter

The Broker agrees to provide each referral with an In-House Realty welcome letter. This welcome letter is to inform the client of the Broker’s relationship with IHR and to ensure the agent is able to share information related to the real estate transaction with us. It’s the Broker’s sole responsibility to present this letter to each referral and to keep a signed copy for their personal records.



CUSTOMER SERVICE PROVIDED BY THE BROKER

IHR expects that the Broker or Broker's assigned agents will provide each and every client the full value of real estate services including, but not limited to the following:

- Making initial contact with a referral on the same day, or no later than 4 hours of accepting and/or returning a signed Client Profile Referral Agreement (CPRA).
- Preparing a Comparative Market Analysis (CMA), entering an MLS listing and creating a Marketing Plan for all referrals interested in selling a property.
- Ensuring that the referral completes all government-mandated seller disclosure forms for prospective buyers.
- Delivering all government-mandated agency disclosure forms concerning the nature of the Broker's legal duties to the referral.
- Working to locate an ideal property and assisting the referral in preparing offers and negotiating sales terms acceptable to a buyer.
- Disclosing any adverse conditions about a potential property being considered by the referral that are known by the Broker or authorized agent.
- Regularly and promptly communicating with the referral to ensure that the referral is satisfied and will show diligent effort to respond to any dissatisfaction.
- Managing the referral's transaction from contract through closing which includes coordinating any appraisals and/or home inspections, and facilitating any attorney approval riders or contingencies.



REFERRAL EXPECTATIONS

Single Point of Contact

The Broker agrees to provide IHR with a main point of contact for all referral activities. IHR will not be required to direct referrals to multiple locations or contact persons in the Broker's office(s). If the point of contact is out of the office for any reason then someone must be assigned to monitor that person's incoming communication including voicemail and email.

Referral Acceptance

In order to provide our clients with an amazing experience, every CPRA needs to have an agent assigned within 4 hour of verbal acceptance. Not doing so will result in this referral being reassigned to another agency and may result in your agency's suspension from our network.

Agent Assignment

Assignment of an agent must be made via Client Central within 4 hours of verbal acceptance.

Agent Requirements

All assigned agents must have:

- Two or more years of full-time residential real estate experience,
- Generated a minimum of 20 real estate transactions for the preceding 24 months, and
- A membership in good standing with the MLS and National Association of Realtors (NAR), or
- Received prior approval by IHR if they do not meet the above criteria.



Referral Rejection

Whenever a referral is declined or rejected, the reason must be identified. Below are examples of acceptable rejection reasons:

- Agency does not cover the desired area(s)
- I don't want to pay the referral fee
- There are no properties in this Client's price range
- Client is outside service area
- Our agency is already working with this Client

Mortgage Banker/Loan Officer Requests

There are times where you may receive an IHR referral with a "Banker Suggested Agent" designation. This means that the lender's mortgage banker/loan officer has indicated they would like their pre-approved client to work with a specific real estate agent within your agency. If you cannot assign the client with the banker's suggested agent we simply ask that you provide us with a reason why.



USE OF CLIENT CENTRAL

What is Client Central

Client Central is a proprietary website created by IHR to help our agents manage their referrals. It will be used to facilitate communications, electronically sign agreements and provide referral information over a secure network.

Logins / Passwords

Every Broker that is responsible for any of the following actions must have a login and password to Client Central:

- Accepting referrals
- Assigning agents
- Adding agents
- Adding agencies
- Updating coverage areas
- Setting out of offices
- Updating agent/agency statuses
- Updating referral statuses
- Sending clients back to Quicken Loans to get pre-approved

Profiles

Every user of Client Central is responsible for keeping updated profile information including:

- **Coverage area** – We require both the full area that your agency covers and the individual service areas of your agents.
- **Contact information** – We require accurate contact information such as email address, office number and cell phone number. Remember that the main point of contact's information is the primary link to IHR and if it is incorrect, it can prevent you from receiving referrals.
- **License information** – This includes your broker license number and expiration date and the license number and expiration date for all assigned agents.



QL Connect

QL Connect is a tool we created exclusively for our agent partners to use when you or your agents have your own clients who need to get pre-approved quickly and easily. This tool is accessible in Client Central, and allows you to select which Quicken Loans banker you would like your client to work with. Within seconds it will automatically route the client's information right to your Quicken Loans selected banker.

Client Updates

You must provide updates in Client Central upon the occurrence of any of the following significant events:

- Referral makes an offer on a property
- Referral accepts an offer on a property
- Referral becomes passive in their home search (starts receiving listings only)
- Referral becomes active in their home search (starts viewing properties)
- Referral's offer is rejected on a property
- Referral closes on a property
- Referral stops searching for a home or selling their property

If none of the above significant events happen, we expect an update on each referral by the 1st and 15th of every month.



Delinquent Updates

IHR will send a notice when a status report on a referral is overdue. If a Broker, agent or authorized representative has not submitted a current status report within five days after receiving an overdue notice, an IHR Agent Coordinator will contact the Broker's Main Point of Contact to determine the reason for the delinquency. If the Broker or the Broker's authorized agents continue to be delinquent in providing status reports when due, IHR has the right to place the Broker on probation and reduce the volume of referrals directed to the Broker or terminate the relationship with the Broker.

Technical Difficulties

Any technical difficulties using Client Central must be reported within 24 hours of experiencing them by either calling one of the Network Consultants at (800) 549-6122 during normal hours of operation or emailing ihrtechoncall@inhouserealty.com outside of normal hours of operation.



COMPLAINTS AND AUDITS

Client Complaints

IHR selects participating Brokers to receive referrals based on the Broker's and the Broker's authorized agent's ability to provide quality service. If a referral has a complaint or concern about the service provided by a Broker or an Authorized Agent, IHR will address the issue with the Broker's Main Point of Contact and recommend, if appropriate, a proposed resolution of the referral's complaint or concern. If an agent declines to promptly address the referral's complaint or concern, the Broker's Main point of contact shall promptly assign the referral to another authorized agent affiliated with the Broker. Otherwise, if a referral's complaint or concern is not promptly resolved, IHR has the right to assign the referral to another participating Broker.

Quicken Loans Complaints

IHR is the preferred real estate partner of Quicken Loans. As such, many referrals may also be clients of Quicken Loans. If a Quicken Loans representative has a complaint or concern about service provided by a Broker's Main Point of Contact, IHR will address the issue with the Broker or Main Contact and recommend, if appropriate, a proposed resolution of the representative's complaint or concern. If a complaint or concern cannot be promptly corrected, then IHR has the right to place the Broker on probation, reduce the volume of referrals or terminate the Broker's relationship.

IHR Audit Rights

IHR has the right to audit the Broker's books and records to determine that all fees due and owing to IHR have been properly paid. The Broker will cooperate with IHR in the event of such audit by providing IHR or its designated auditors with access to all books and records necessary to complete the audit. If an audit shows that a Broker has not paid IHR the full amount of the referral fees due and owing IHR during the time period covered by the audit, the Broker shall promptly pay IHR the amount of any underpayment with interest at the prime interest rate published in the Wall Street Journal as of the date of the audit report. If the audit report shows that IHR was underpaid by more than ten percent (10%) of the amount due and owing to IHR, the Broker shall reimburse IHR for the reasonable costs and expenses associated with the audit.



PAYMENT OF REFERRAL FEES

Due Date

All referral fees are due and must be made payable to IHR at the time the Broker receives their portion of the commission. All referral fees are to be sent to the IHR contact identified above with a copy of the HUD-1 statement for the transaction for which the referral fee is paid.

Non-Cash Commission

If a Broker accepts a commission in any non-cash form, such as a promissory note or an item of personal property, the referral fee due to IHR shall be calculated and paid to IHR had the full amount of the commission payable to the Broker been paid in cash at the time of closing.

Unique Commission Arrangements

If a commission due to the Broker on a referral's transaction varies from the amount or structure reported at the time of contract execution, the Broker must promptly notify IHR through an updated status report. IHR will review the updated structure of the transaction and will contact the Broker if the updated structure is not acceptable to IHR. If the Broker fails to report any unique commission arrangement to IHR within three (3) business days prior to closing, the Broker will be obligated to pay IHR the referral fee based on the commission amount and structure reported as the time of contract execution.

Licensing

IHR is a licensed real estate Brokerage company in the State of Michigan, and as such, is permitted to accept referral fees from Brokers dually licensed in other states. If the Broker has any questions about the status of IHR's licensing, or their eligibility to receive referral fee payments from, or on behalf of the Broker, please contact IHR at your earliest convenience.



IHR PRIVACY POLICY

Security of Information

Broker will protect, according to strict standards of security and confidentiality, any information received from IHR or referral.

Limitations on Collection and Use of Information

Broker will limit the collection and use of customer information to the minimum required to deliver services to their clients.

Limitations on Access to Information

Broker will permit only authorized employees, who are trained in the proper handling of client information, to have access to that information.

Limitations on Disclosure of Information

Broker will not reveal customer information to any third party, unless Broker has previously informed the client in disclosures or agreements, has been authorized by the client, or is required by law.

Removal of Names from Marketing Lists

If a referral decides to no longer work with the Broker then the Broker should honor that request and not violate any laws around the privacy of the referral by removing their name and information from any marketing lists.

Applicability to Subcontractors

Whenever Broker hires other organizations to provide support services, Broker will require them to conform to these or equivalent privacy standards.